

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Sean P. Melvin and)	
Heather S. Melvin)	Case No. 19-22919-GLT
)	
)	Chapter 13
Debtor(s).)	
_____	X	Related to Docket No. 116

ORDER OF COURT
(Check Boxes That Apply)

- | | |
|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Confirming Plan on Final Basis | <input type="checkbox"/> Chapter 13 Plan dated:
_____ |
| <input type="checkbox"/> Authorizing Distributions Under Plan
On Interim Basis Solely as Adequate
Protection | <input checked="" type="checkbox"/> Amended Chapter 13 dated:
March 14th, 2022 |

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning . To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- _____

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor

who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed **secured claim** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: April 25, 2022


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Sean P. Melvin
Heather S. Melvin
Debtors

Case No. 19-22919-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2022

User: auto
Form ID: pdf900

Page 1 of 6
Total Noticed: 97

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309
sp	Hailey C. Farrell, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
sp	Jonathan Gesk, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
15092159	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15092163	+ Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15115752	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15092186	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092192	+ Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
15092193	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15092216	+ JJHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
15092217	+ Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342
15092256	+ Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
15092257	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15132721	Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15127042	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15092269	+ US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766
15092273	+ Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15121092	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15092274	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 25 2022 23:48:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 25 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15092160	Email/Text: bankruptcies@arsigroup.com	Apr 25 2022 23:41:00	American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360
15116850	Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 13:17:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092162	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 13:17:37	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15092161	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 13:17:37	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15092163	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 25 2022 23:41:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15115752	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 25 2022 23:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

District/off: 0315-2

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Page 2 of 6

Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 97

15092166	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 25 2022 23:41:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092164	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 25 2022 23:41:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092174	+ Email/Text: bankruptcy@cavps.com	Apr 25 2022 23:41:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15092170	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2022 23:48:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092168	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2022 23:48:49	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15099584	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2022 23:48:49	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092175	+ Email/Text: bankruptcy@cavps.com	Apr 25 2022 23:41:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15092172	+ Email/Text: bankruptcy@cavps.com	Apr 25 2022 23:41:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15099441	+ Email/Text: bankruptcy@cavps.com	Apr 25 2022 23:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15092184	+ Email/Text: bankrupt@choicerecovery.com	Apr 25 2022 23:41:00	Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220-3662
15092182	+ Email/Text: bankrupt@choicerecovery.com	Apr 25 2022 23:41:00	Choice Recovery, Po Box 20790, Columbus, OH 43220-0790
15092185	+ Email/Text: bankrupt@choicerecovery.com	Apr 25 2022 23:41:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
15092183	+ Email/Text: bankrupt@choicerecovery.com	Apr 25 2022 23:41:00	Choice Recovery, 1550 Old Henderson Road, Columbus, OH 43220-3626
15092188	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 25 2022 23:41:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092191	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2022 23:41:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15092190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2022 23:41:00	Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
15092200	Email/Text: mrdiscen@discover.com	Apr 25 2022 23:41:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15092272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:44	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15092271	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:50	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092197	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:48	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092194	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:50	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15127892	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2022 23:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15096767	Email/Text: mrdiscen@discover.com	Apr 25 2022 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15092201	+ Email/Text: mrdiscen@discover.com	Apr 25 2022 23:41:00	Discover Financial, Po Box 3025, New Albany,

District/off: 0315-2

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Page 3 of 6

Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 97

			OH 43054-3025
15130314	+ Email/Text: kburkley@bernsteinlaw.com	Apr 25 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092202	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 25 2022 23:41:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092204	Email/Text: bnc-bluestem@quantum3group.com	Apr 25 2022 23:41:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092205	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:50	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15092206	+ Email/Text: Bankruptcy@ICSystem.com	Apr 25 2022 23:41:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092208	+ Email/Text: Bankruptcy@ICSystem.com	Apr 25 2022 23:41:00	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092210	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 25 2022 23:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15092203	Email/Text: bnc-bluestem@quantum3group.com	Apr 25 2022 23:41:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15117115	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2022 23:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15092212	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2022 23:41:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092180	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2022 23:48:43	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092176	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2022 23:48:43	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15102865	+ Email/Text: RASEBN@raslg.com	Apr 25 2022 23:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15092211	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2022 23:41:00	Jared/Comenity Bank, PO BOx 182789, Columbus, OH 43218-2789
15092214	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2022 23:41:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15097350	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2022 23:48:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15092219	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2022 23:48:50	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092223	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2022 23:48:44	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092218	+ Email/Text: bk@lendingclub.com	Apr 25 2022 23:41:00	LendingClub, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15132526	+ Email/Text: Documentfiling@lciinc.com	Apr 25 2022 23:41:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2807
15092227	Email/Text: camanagement@mtb.com	Apr 25 2022 23:41:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15131556	Email/Text: camanagement@mtb.com	Apr 25 2022 23:41:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15092232	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2022 23:41:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092235	+ Email/Text: bankruptcydpt@mcmcg.com		

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Page 4 of 6

Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 97

		Apr 25 2022 23:41:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092228	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2022 23:41:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15121574	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2022 23:41:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15092244	Email/Text: Bankruptcy.Notices@pnc.com	Apr 25 2022 23:41:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092242	Email/Text: Bankruptcy.Notices@pnc.com	Apr 25 2022 23:41:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092249	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2022 23:48:49	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2022 23:48:44	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2022 23:48:44	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15129310	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2022 23:48:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092251	+ Email/PDF: rmscedi@recoverycorp.com	Apr 25 2022 23:48:50	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092259	Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:49	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15092260	Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:46	SYNCB/Lowe's, PO Box 965036, Orlando, FL 32896-5036
15092261	Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:49	SYNCB/Sam's Club, PO Box 965036, Orlando, FL 32896-5036
15092262	Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:43	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15092263	Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:46	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036
15132825	+ Email/Text: bncmail@w-legal.com	Apr 25 2022 23:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15092257	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2022 23:41:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15092256	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2022 23:41:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
15092258	Email/Text: PFS.Analyst@stclair.org	Apr 25 2022 23:41:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15092578	+ Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092265	+ Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:46	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264	+ Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:49	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15092267	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 25 2022 23:41:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
15132721	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2022 23:41:00	Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15092266	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 25 2022 23:41:00	Toyota Financial Services, 111 W 22nd St,

District/off: 0315-2

User: auto

Page 5 of 6

Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 97

15116155	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 25 2022 23:41:00	Oakbrook, IL 60521 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15092268	+ Email/Text: media@trueaccord.com	Apr 25 2022 23:41:00	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15092270	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 25 2022 23:41:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTAL: 83

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.
cr		Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092167	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092165	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092171	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092169	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15092173	*+	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15092189	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092187	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092198	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092199	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092195	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092196	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092207	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092209	*+	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092213	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092181	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092177	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15092178	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092179	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092215	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15092220	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092221	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092222	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092224	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092225	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092226	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092233	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092234	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092240	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092241	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092236	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092237	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092238	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092239	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092229	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15092230	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15092231	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15122441	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0315-2

User: auto

Page 6 of 6

Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 97

15092245	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092243	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092247	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092248	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15092255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15092252	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Joint Debtor Heather S. Melvin julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8